

UNITED STATES BANKRUPTCY COURT
Southern District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on January 17, 2006.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in this case may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at www.nysb.uscourts.gov or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lisa Campos
43 Nelson Avenue
Harrison, NY 10528

Case Number:
06-22011-ash

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1299

Attorney for Debtor(s) (name and address):

Donald H. London
Law Office of Donald H. London
984 N. Broadway - Ste401
Yonkers, NY 10701
Telephone number: (914)965-7230

Bankruptcy Trustee (name and address):

Mark S. Tulis
Oxman Tulis Kirkpatrick Whyatt & Geiger
120 Bloomingdale Road
White Plains, NY 10605
Telephone number: (914) 422-3900

Meeting of Creditors

Date: **March 2, 2006**

Time: **09:30 AM**

Location: **United States Bankruptcy Court, SDNY, 300 Quarropas Street, Room 243A, White Plains, NY 10601-5008**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/1/06

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

300 Quarropas Street
White Plains, NY 10601
Telephone number: 914-390-4060

For the Court:

Clerk of the Bankruptcy Court:
Kathleen Farrell-Willoughby

Hours Open: Monday - Friday 8:30 AM - 5:00 PM

Date: January 17, 2006

DO NOT BRING CELL PHONES TO THE COURTHOUSE.

DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.

EXPLANATIONS

FORM B9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
DEBTORS	Duty to Complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 23 (Financial Management Form Certificate) must be filed within 45 days after the first date set for your section 341(a) meeting, pursuant to Interim Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Financial Management Course Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov . If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System (ECF) using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the the bankruptcy clerk's office or online with a PACER login and password at www.nysb.uscourts.gov .
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0208-7
Case: 06-22011

User: gcolon
Form ID: b9a

Page 1 of 1
Total Served: 31

Date Rcvd: Jan 17, 2006

The following entities were served by first class mail on Jan 19, 2006.

db +Lisa Campos, 43 Nelson Avenue, Harrison, NY 10528-3221
aty +Donald H. London, Law Office of Donald H. London, 984 N. Broadway - Ste401,
Yonkers, NY 10701-1308
tr +Mark S. Tulis, Oxman Tulis Kirkpatrick Whyatt & Geiger, 120 Bloomingdale Road,
White Plains, NY 10605-1500
smg +N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,
Albany, NY 12205-0300
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
4159606 +AFS Assig-9909577, C/O Arrow Services, 5996 W. Touhy Avenue, Niles, IL 60714-4610
4159607 +AT&T Consumer Service, AT&T Credit Managment, P.O. Box 57907, Murray, UT 84157-0907
4159608 +Bank Of America, C/O NCO Fin/27, P.O. Box 7216, Philadelphia, PA 19101-7216
4159609 +Best Investments, C/O Investment Recovery Servic, 2214 E. Fairview,
Johnson City, TN 37601-2860
4159610 +Brylane Home Deferred, C/O Statewide Credit Associate, 101 W. Ohio Street, Ste.2150,
Indianapolis, IN 46204-4205
4159611 +Butler Disposal Systems, C/O Medical Recovery Service, 1217 Milton Avenue,
Syracuse, NY 13204-1056
4159614 +Direct TV, C/O Allied Interstate Inc., 435 Ford Road, Ste 800, Minneapolis, MN 55426-1066
4159613 +Direct TV, C/O Allied Interstate, P.O. Box 2455, Chandler, AZ 85244-2455
4159616 +Fingerhut, C/O Islnatlgp, 6851 Jericho Turnpike, #180, Syosset, NY 11791-4421
4159615 +Fingerhut, P.O. Box 53 Mcleland Road, St. Cloud, MN 56395-0001
4159617 +La Redoute Deferred, C/O Statewide Credit Associate, 101 W. Ohio Street, Ste.2150,
Indianapolis, IN 46204-4205
4159619 +Medical, C/O Independent Recovery, 24 Railroad Avenue, Patchogue, NY 11772-3518
4159618 +Medical, C/O ER Solutions, 800 SW 39th Street, Renton, WA 98055-4975
4159620 +Medical Payment Data, C/O Bureau Of Account, P.O. Box 538, Howell, NJ 07731-0538
4159621 +Medical Payment Data, C/O Independent Recovery, 24 Railroad Avenue, Patchogue, NY 11772-3518
4159622 +NYSEG, C/O NCO Fin/99, P.O. Box 41466, Philadelphia, PA 19101-1466
4159623 +Office Student Finance AST/FL, P.O. Box 7019, Tallahassee, FL 32314-7019
4159624 +Shell Credit Card Center, C/O Unifund Co., 10751 Montgomery Road, Cincinnati, OH 45242-3256
4159625 +Summer Bay Resorts, C/O Concord Services, 4725 N. Scottsdale Road, Scottsdale, AZ 85251-7620
4159626 +TDS Telecom, C/O Omnium Worldwide Inc., 7171 Mercy Road, Omaha, NE 68106-2620
4159627 +Toyota Motor Credit Corp, 90 Chrystal Run Road, Middletown, NY 10941-7101
4159628 +United Cash, C/O Certified Recovery, 10190 Old Katy Road, #440, Houston, TX 77043-5297
4159629 +Verizon West South, C/O Collection, 700 Longwater Drive, Norwell, MA 02061-1624
4159630 +Washington Mutual Consumer 2nd, C/O ER Solutions, 800 SW 39th Street, Renton, WA 98055-4975

The following entities were served by electronic transmission on Jan 17, 2006 and receipt of the transmission was confirmed on:

4159612 +EDI: CAPITALONE.COM Jan 17 2006 16:28:00 Capital 1 Bank, 11013 W Broad Street,
Glenn Allen, VA 23060-5937
4159615 +EDI: TSYS2.COM Jan 17 2006 16:28:00 Fingerhut, P.O. Box 53 Mcleland Road,
St. Cloud, MN 56395-0001

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4159605 Campos, Lisa

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2006

Signature:

